

#### REMARKS

Claims remaining in the present patent application are numbered 1-3, 5-13, 15-20, and 22-31. Claims 29-31 are new. No new matter has been added. The rejections and comments of the Examiner set forth in the Office Action dated March 8, 2006 have been carefully considered by the Applicants. Applicants respectfully request the Examiner to consider and allow the remaining claims.

#### §112 Rejection

The present Office Action rejected Claims 10, 11, 25, and 26 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter.

Specifically, the present Office Action rejected Claims 10 and 11 for insufficient antecedent basis. Applicants have removed the reference to "said list of transfer records" in amended Claim 10. As such, Applicants respectfully contend that amended Claim 10, and its dependent Claim 11 overcomes the Examiner's objections.

Also, the present Office Action rejected Claim 25 and 26 for insufficient antecedent basis. Applicants have herein amended Claims 25 and 26 to properly depend off of independent Claim 18 written to a "computer system". As

such, Applicants respectfully contend that amended Claims 25 and 26 overcome the Examiner's objections.

35 U.S.C. §102 Rejection

The present Office Action rejected Claims 1-3, 8, 12, 13, 17-20, and 25 under 35 U.S.C. 102(b) as being anticipated by Yao et al. (U.S. Patent No. 5,938,734).

NEWLY ALLOWABLE SUBJECT MATTER

Applicant wishes to thank the Examiner for the indication that Claims 4, 5, 14, 16, 21, 22, 28, 28 would be allowable if rewritten in independent form including the limitations of their base claim and any intervening claims. In addition, Applicant wishes to thank the Examiner for the indication that Claims 10 and 11 would be allowable if rewritten to overcome the rejections under 35 USC 112, 2nd paragraph, and including the limitations of their base claim and any intervening claims.

INDEPENDENT CLAIM 1

Applicant has herein amended into independent Claim 1 the subject matter of Claim 4, which was cited on page 6 of the present Office Action as being allowable if rewritten in independent form including the limitations of its base Claim and any intervening claims. As a result, newly amended independent Claim 1 is now allowable over the prior art, and a discussion of the 35 U.S.C. §102(b) rejection of that

Claim is moot at this time. Accordingly, Applicant respectfully submits that independent Claim 1, as amended, overcomes the Examiner's basis for rejection, and as such Claims 2, 3 and 5-11 which depend on newly amended independent Claim 1 are also in a condition for allowance as being dependent on an allowable base claim.

#### INDEPENDENT CLAIM 12

Applicant has herein amended into independent Claim 12 the subject matter of Claim 14, which was cited on page 6 of the present Office Action as being allowable if rewritten in independent form including the limitations of its base Claim and any intervening claims. As a result, newly amended independent Claim 12 is now allowable over the prior art, and a discussion of the 35 U.S.C. §102(b) rejection of that Claim is moot at this time. Accordingly, Applicant respectfully submits that independent Claim 12, as amended, overcomes the Examiner's basis for rejection, and as such Claims 13 and 15-17 which depend on newly amended independent Claim 12 are also in a condition for allowance as being dependent on an allowable base claim.

#### INDEPENDENT CLAIM 18

Applicant has herein amended into independent Claim 18 the subject matter of Claim 21, which was cited on page 6 of the present Office Action as being allowable if rewritten in independent form including the limitations of its base Claim

and any intervening claims. As a result, newly amended independent Claim 18 is now allowable over the prior art, and a discussion of the 35 U.S.C. §102(b) rejection of that Claim is moot at this time. Accordingly, Applicant respectfully submits that independent Claim 18, as amended, overcomes the Examiner's basis for rejection, and as such Claims 19, 20 and 22-28 which depend on newly amended independent Claim 18 are also in a condition for allowance as being dependent on an allowable base claim.

#### NEW CLAIMS 29-31

Applicant has herein added new Claims 29-31. Claim 29 includes the limitations of Claims 1 and 5, which was denoted to be allowable on Page 6 of the present Office Action if Claim 5 was rewritten in independent form to include the limitations of its base claim and any intervening claims. Hence, Applicant respectfully submits that Claim 29 is allowable.

In addition, Claim 30 includes the limitations of Claims 1 and 10, which was denoted to be allowable on Page 6 of the present Office Action if Claim 10 was rewritten in independent form to include the limitations of its base claim and any intervening claims. Hence, Applicants respectfully submit that Claim 30 is allowable.

Also, Claim 31 includes the limitations of Claims 18 and 22, which was denoted to be allowable on Page 6 of the present Office Action if Claim 22 was rewritten in independent form to include the limitations of its base claim and any intervening claims. Hence, Applicants respectfully submit that Claim 31 is allowable.

CONCLUSION

In light of the facts and arguments presented herein, Applicant respectfully requests reconsideration of the rejected Claims.

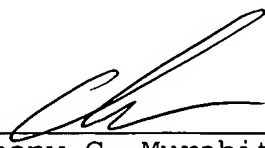
Based on the arguments presented above, Applicants respectfully assert that Claims 1-3, 5-13, 15-20, and 22-28 overcome the rejections of record. In addition, Applicants respectfully assert that new independent Claims 29-31 incorporating dependent claims rewritten in independent form to include the limitation of their base claim and any intervening claims are allowable as suggested by the present Office Action. Therefore, Applicant respectfully solicits allowance of these Claims.

The Examiner is invited to contact Applicant's undersigned representative if the Examiner believes such action would expedite resolution of the present Application.

Respectfully submitted,

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Date: July 8, 2006

  
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